

an instant mobile card number to a mobile terminal of a user to guarantee security when using cards, the functions comprising:

the 1st function of receiving a request for issue of an instant mobile card from the mobile terminal;

the 2nd function of authenticating the user by using a secret number and a phone number of the mobile terminal as an authentication key value; and

the 3rd function of transmitting an instant mobile card number to the mobile terminal.

15. A computer-readable recording medium storing a program for executing functions in an instant mobile card payment processing apparatus provided with a microprocessor so as to provide an instant mobile card payment pro-

cessing method of processing a payment with the instant mobile card issued by the instant mobile card issuing method of claims 1 to 8, the functions comprising:

the 1st function of receiving the instant mobile card number and payment information from a card reader terminal;

the 2nd function of processing a payment with a physical card number mapped to the instant mobile card number; and

the 3rd function of transmitting approval to the card reader terminal.

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